

IN THE CLAIMS:

Please amend the claims as follows:

Claims 1 – 34 (Cancelled)

Claim 35 (Currently Amended) An apparatus [A computer implemented method]
comprising:

a computer readable medium that stores data describing a term note; and

a computer readable medium that stores data describing a money market note;

wherein [using one or more computing devices, providing] liquidity is provided to
a financial transaction in which the [[a]] term note and the [[a]] money market note are issued;
wherein the term note and the money market note have a same credit risk rating,] by, upon
receiving a payment for principal of the term note, [electronically] crediting the payment to
principal of the money market note if the principal of the money market note is not fully credited
and [electronically] crediting the payment to principal of the term note if the principal of the
money market note is fully credited, wherein the term note and the money market note have a
same credit risk rating, and wherein said computer readable media may be, but are not
necessarily, distinct from each other.

Claim 36 (Currently Amended) The apparatus [method] of claim 35 wherein the payment
is held by a trust.

Claim 37 (Currently Amended) The apparatus [method] of claim 35 wherein the principal
of the money market note and the principal of the term note are secured by an asset.

Claim 38 (Currently Amended) The apparatus [method] of claim 37 wherein the asset is
an account receivable.

Claim 39 (Currently Amended) The apparatus [method] of claim 35 wherein the money

market note is selected from the group consisting of commercial paper, extendible asset-backed commercial paper and an extendible asset-backed liquidity note.

Claim 40 (Currently Amended) The apparatus [method] of claim 35 wherein the term note comprises a provision to receive interest at an interest rate during a term period.

Claim 41 (Currently Amended) The apparatus [method] of claim 40 wherein the term note further comprises a provision for extending the term period for an extended term period if the principal of the term note is not fully credited by an expiration of the term period.

Claim 42 (Currently Amended) The apparatus [method] of claim 41 wherein the term note further comprises a provision for increasing the interest rate during the extended term period.

Claims 43 – 50 (Cancelled).

Claim 51 (Currently Amended) An apparatus [A computer implemented method] comprising:

a computer readable medium that stores data describing a term note; and
a computer readable medium that stores data describing a money market note;
wherein [using one or more computing devices, providing] liquidity is provided to a financial transaction in which the [[a]] term note is issued and the [[a]] money market note is held, wherein the money market note and the term note have a same credit risk rating, wherein a payment for principal of the term note is [electronically] credited to principal of the money market note if the principal of the money market note is not fully credited and the payment for principal of the term note is [electronically] credited to principal of the term note if the principal of the money market note is fully credited, and wherein said computer readable media may be, but are not necessarily, distinct from each other.

Claim 52 (Currently Amended) The apparatus {method} of claim 51 wherein the payment is held by a trust.

Claim 53 (Currently Amended) The apparatus {method} of claim 51 wherein the principal of the money market note and the principal of the term note are secured by an asset.

Claim 54 (Currently Amended) The apparatus {method} of claim 53 wherein the asset is an account receivable.

Claim 55 (Currently Amended) The apparatus {method} of claim 51 wherein the money market note is selected from the group consisting of commercial paper, extendible asset-backed commercial paper and an extendible asset-backed liquidity note.

Claim 56 (Currently Amended) The apparatus {method} of claim 51 wherein the term note comprises a provision to receive interest at an interest rate during a term period.

Claim 57 (Currently Amended) The apparatus {method} of claim 56 wherein the term note further comprises a provision for extending the term period for an extended term period if the principal of the term note is not fully credited by an expiration of the term period.

Claim 58 (Currently Amended) The apparatus {method} of claim 57 wherein the term note further comprises a provision for increasing the interest rate during the extended term period.

Claim 59 (Currently Amended) An apparatus {A computer implemented method} comprising:

a computer readable medium that stores data describing a term note; and

a computer readable medium that stores data describing a money market note;

wherein [using one or more computing devices, providing] liquidity is provided to a

financial transaction in which the [[a]] money market note is issued and the [[a]] term note is held, wherein the money market note and the term note have a same credit risk rating, wherein a payment for principal of the term note is electronically credited to principal of the money market note if the principal of the money market note is not fully credited and the payment for principal of the term note is electronically credited to principal of the term note if the principal of the money market note is fully credited, and wherein said computer readable media may be, but are not necessarily, distinct from each other.

Claim 60 (Currently Amended) The apparatus [method] of claim 59 wherein the payment is held by a trust.

Claim 61 (Currently Amended) The apparatus [method] of claim 59 wherein the principal of the money market note and the principal of the term note are secured by an asset.

Claim 62 (Currently Amended) The apparatus [method] of claim 61 wherein the asset is an account receivable.

Claim 63 (Currently Amended) The apparatus [method] of claim 61 wherein the money market note is selected from the group consisting of commercial paper, extendible asset-backed commercial paper and an extendible asset-backed liquidity note.

Claim 64 (Currently Amended) The apparatus [method] of claim 61 wherein the term note comprises a provision to receive interest at an interest rate during a term period.

Claim 65 (Currently Amended) The apparatus [method] of claim 64 wherein the term note further comprises a provision for extending the term period for an extended term period if the principal of the term note is not fully credited by an expiration of the term period.

Claim 66 (Currently Amended) The apparatus [method] of claim 65 wherein the term

note further comprises a provision for increasing the interest rate during the extended term

period.